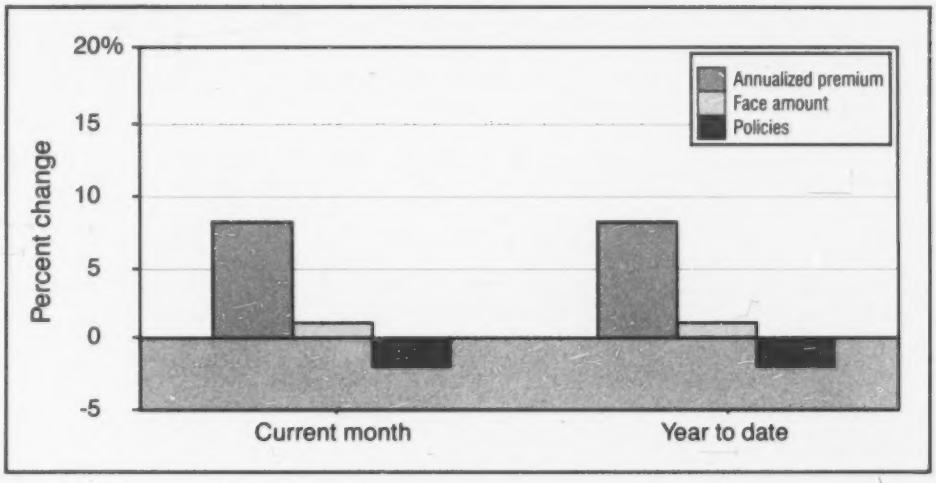
A6225-2p G/R

I/R Code 47.40
January 1986

MONTHLY SURVEY OF LIFE INSURANCE SALES IN CANADA

34 Companies

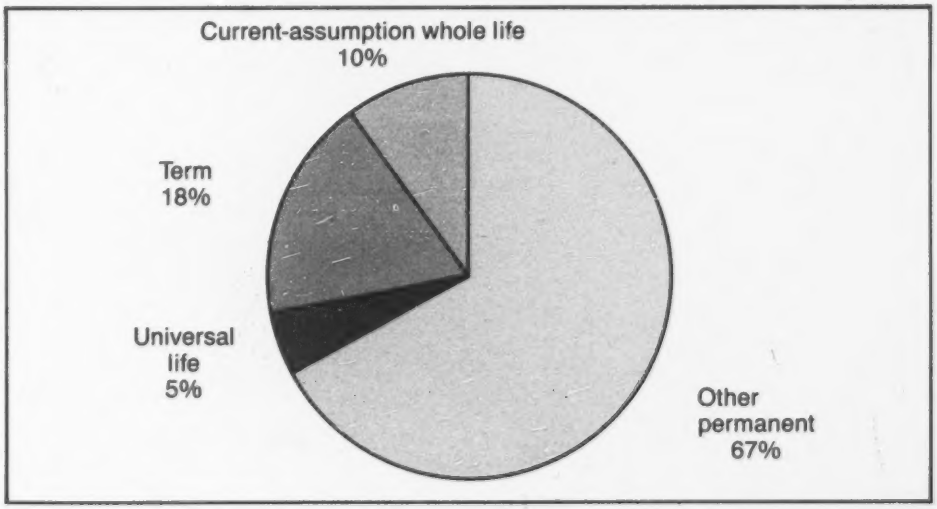
Growth Rates This Month and This Year



Individual Products

Annualized Premium Market Share by Product

14 Companies – Year to Date

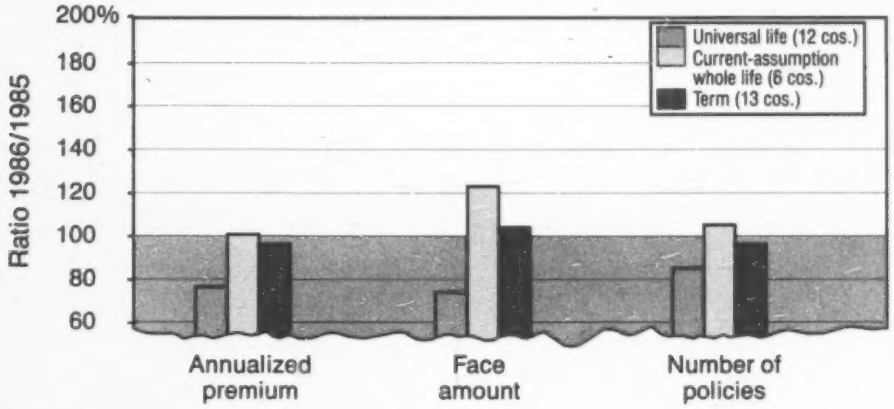


LIMRA INTERNATIONAL

Profit from our research.

Individual Products (cont.)

Comparisons with Last Year – Year to Date

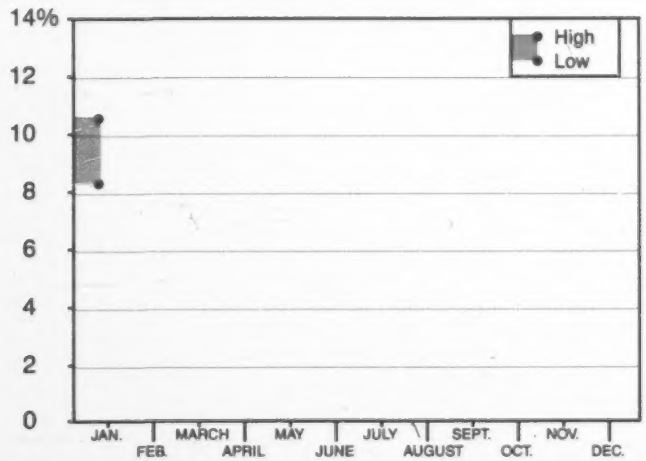


Policy Characteristics by Product

		Premium per $1,000	Average size policy	Premium per policy
Universal life (12 cos.)	Month	$8.97	$ 77,764	$698
	Year to date	$8.97	$ 77,764	$698
	Year-to-date ratio	104%	86%	89%
Current-assumption whole life (6 cos.)	Month	$4.06	$ 67,647	$274
	Year to date	$4.06	$ 67,647	$274
	Year-to-date ratio	83%	116%	95%
Term (13 cos.)	Month	$2.78	$138,555	$385
	Year to date	$2.78	$138,555	$385
	Year-to-date ratio	93%	108%	100%
Total sales (34 cos.)	Month	$7.39	$ 70,592	$521
	Year to date	$7.39	$ 70,592	$521
	Year-to-date ratio	107%	104%	111%

Universal Life Interest Rates

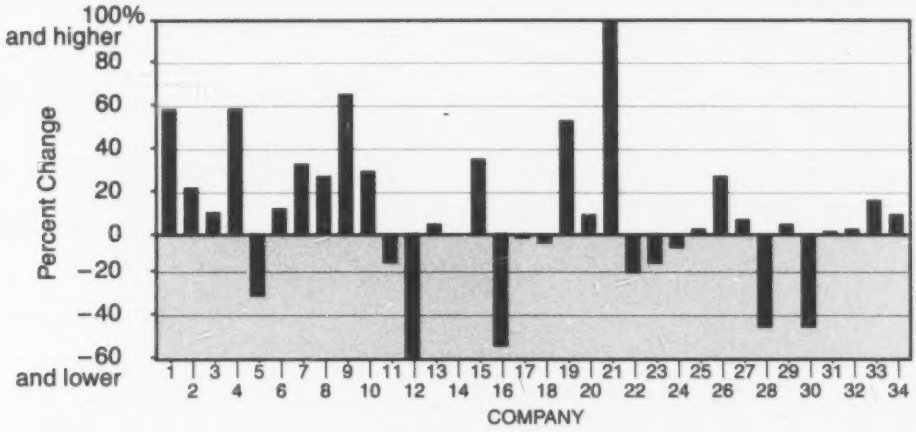
1986 Interest Rate Range*



*Based on 8 plans

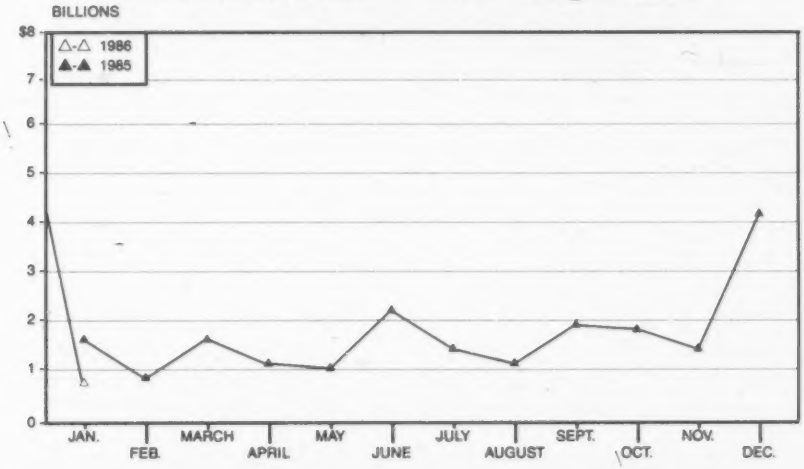
Growth Rates by Company

Annualized Premium Growth – Year to Date

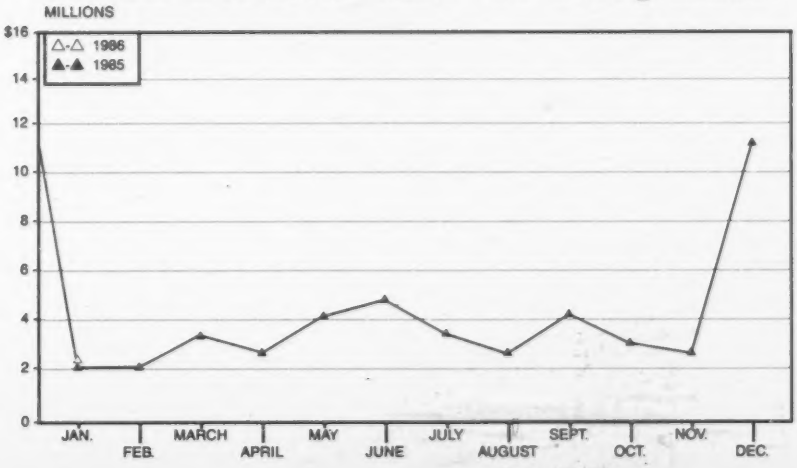


Group Sales

Face Amount – 17 Companies



Annualized Premium – 11 Companies



January Data

	Annualized premium (000)	Face amount (000)	Number of policies
Ordinary			
Month	$30,152	$4,082,362	57,830
Year to date	$30,152	$4,082,362	57,830
Group			
Month	$ 2,568	$ 861,349	–
Year to date	$ 2,568	$ 861,349	–

About the Survey

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are derived. Sales results by product are also shown for a subset of the contributing companies.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (such as annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 34 companies plus four subsidiary companies operating in Canada. The contributors represent 76 percent of the 1984 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of total premiums represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume and annualized premiums under new or amended contracts. These results are based on the experience of 17 companies operating in Canada. The contributors represent 60 percent of the 1984 Canadian volume of new or amended group contracts.

Contact: Elaine F. Tumicki, project director
Joy I. Hansen
Darlene A. Schnittker
—Manpower and Market Research

Life Insurance Marketing and Research Association, Inc.
P.O. Box 208
Hartford, Connecticut 06141

Printed in U.S.A.

I/R Code 47.40
January 1986

SUPPLEMENT TO MONTHLY SURVEY OF

LIFE INSURANCE SALES IN CANADA

1986 CONTRIBUTORS

Ætna Canada
Alliance Mutuelle*
Allstate Life of Canada
Assumption Mutual Life
L'Assurance-Vie Desjardins
Canada Life*
Commercial Union (Canada)
Confederation Life*
Co-operators Life
Crown Life
Equitable Life of Canada
Financial Life of Canada
Great-West Life*
Imperial Life of Canada*
Industrial Life (Canada)*
(includes North West Life)
La Laurentienne
London Life*
Manufacturers Life
Metropolitan Life*
(includes Metropolitan Life of Canada)
MONY Life of Canada
Mutual Life of Canada*
National Life of Canada*
New York Life*
(includes New York Life of Canada)
North American Life (Canada)
Prudential (England)*
Prudential of America*
Royal Life (Canada)
La Solidarite
State Farm Life
Sun Life of Canada*
Transamerica Occidental Life*
(includes Transamerica Life of Canada)
Travelers Life of Canada
L'Union-Vie
Zurich Life of Canada

*Company contributes both ordinary and group data.
Companies contributing group data only: Æterna-Vie and Ætna Life

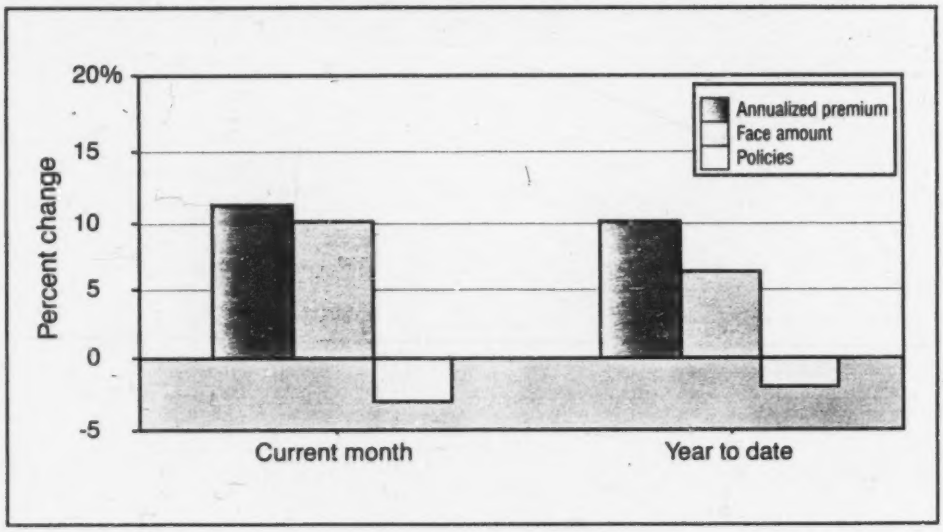
AC225-2

I/R Code 47.40
February 1996

MONTHLY SURVEY OF LIFE INSURANCE SALES IN CANADA

34 Companies

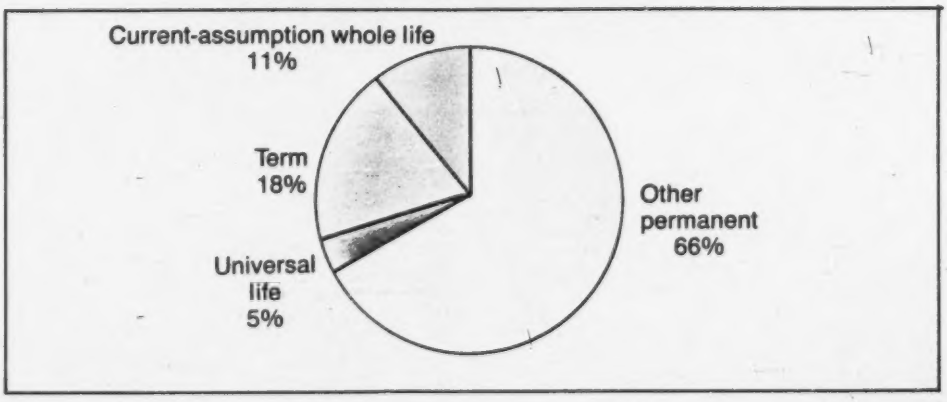
Growth Rates This Month and This Year



Individual Products

Annualized Premium Market Share by Product

14 Companies – Year to Date

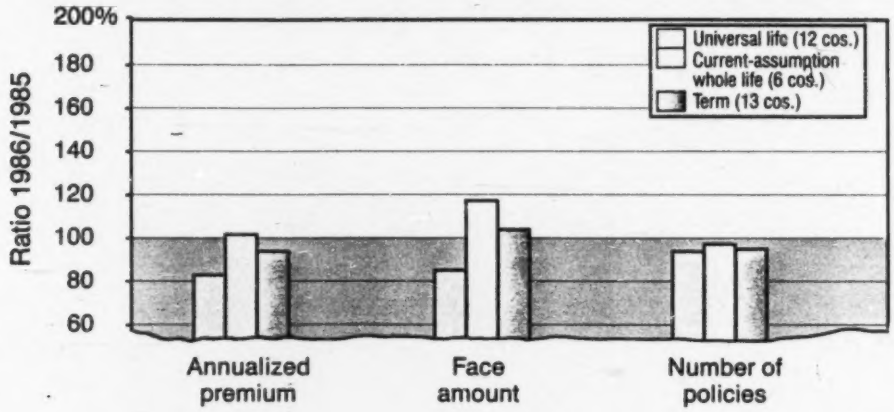


LIMRA INTERNATIONAL

Profit from our research.

Individual Products (cont.)

Comparisons with Last Year – Year to Date

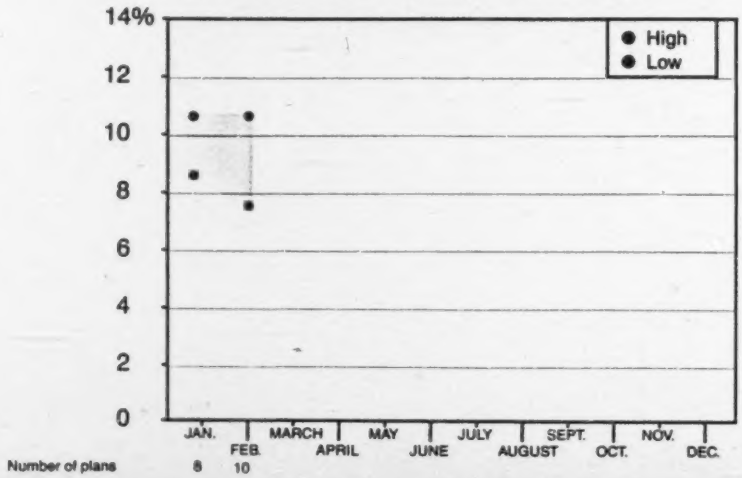


Policy Characteristics by Product

		Premium per $1,000	Average size policy	Premium per policy
Universal life (12 cos.)	Month	$8.35	$ 78,702	$657
	Year to date	$8.63	$ 78,277	$675
	Year-to-date ratio	96%	91%	87%
Current-assumption whole life (6 cos.)	Month	$4.37	$ 68,347	$298
	Year to date	$4.24	$ 68,071	$289
	Year-to-date ratio	87%	119%	104%
Term (13 cos.)	Month	$2.81	$133,135	$374
	Year to date	$2.79	$135,683	$379
	Year-to-date ratio	90%	109%	98%
Total sales (34 cos.)	Month	$7.39	$ 68,134	$504
	Year to date	$7.39	$ 69,215	$512
	Year-to-date ratio	104%	108%	113%

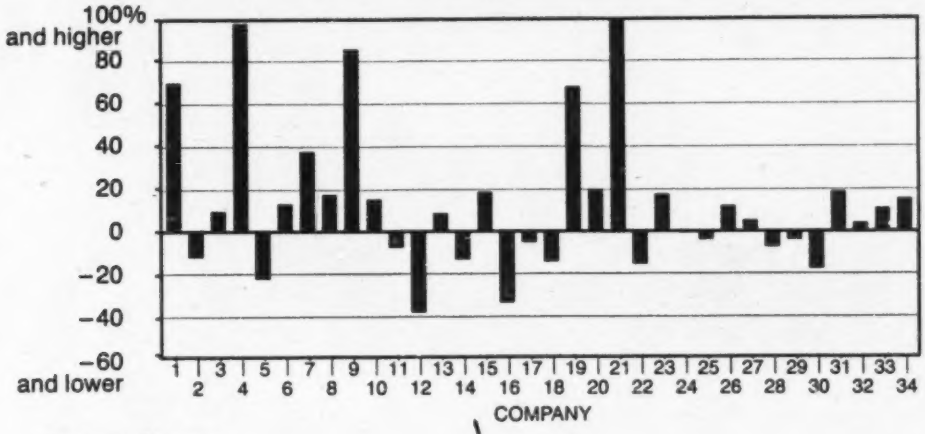
Universal Life Interest Rates

1986 Interest Rate Range



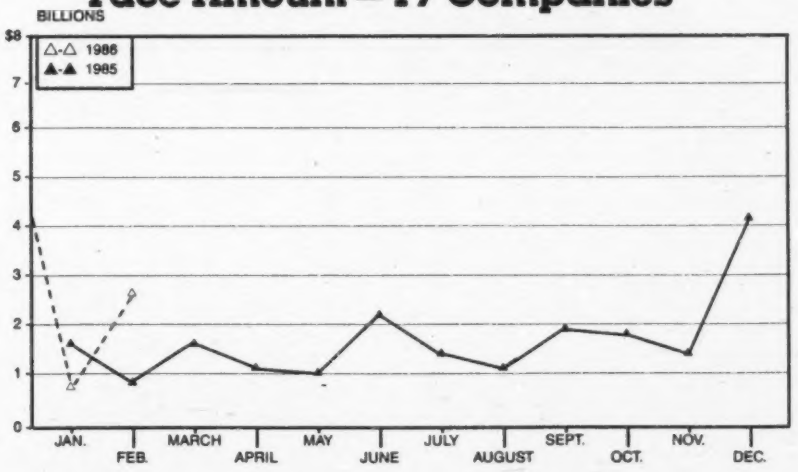
Growth Rates by Company

Annualized Premium Growth – Year to Date

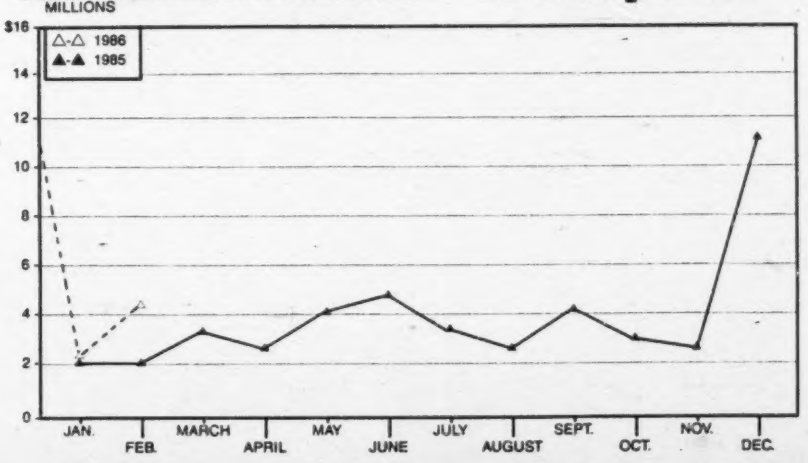


Group Sales

Face Amount – 17 Companies



Annualized Premium – 11 Companies



February Data

	Annualized premium (000)	Face amount (000)	Number of policies
Ordinary			
Month	$37,146	$5,023,669	73,732
Year to date	$67,298	$9,106,031	131,562
Group			
Month	$ 4,265	$2,676,061	–
Year to date	$ 6,833	$3,537,410	–

About the Survey

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are derived. Sales results by product are also shown for a subset of the contributing companies.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (such as annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 34 companies plus four subsidiary companies operating in Canada. The contributors represent 76 percent of the 1984 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of total premiums represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume and annualized premiums under new or amended contracts. These results are based on the experience of 17 companies operating in Canada. The contributors represent 60 percent of the 1984 Canadian volume of new or amended group contracts.

Contact: Elaine F. Tumicki, project director
Joy I. Hansen
Darlene A. Schnittker
—Manpower and Market Research

Life Insurance Marketing and Research Association, Inc.
P.O. Box 208
Hartford, Connecticut 06141

Printed in U.S.A.

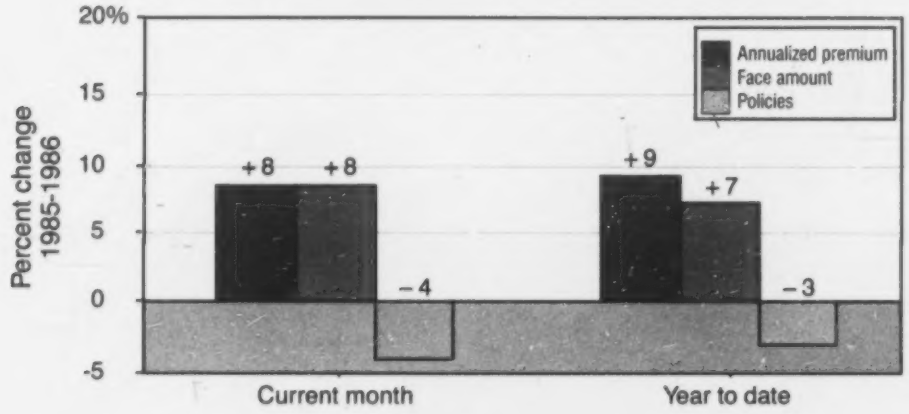
A6225-2

I/R Code 47.40
March 1986

MONTHLY SURVEY OF LIFE INSURANCE SALES IN CANADA

Growth Rates for 34 Companies

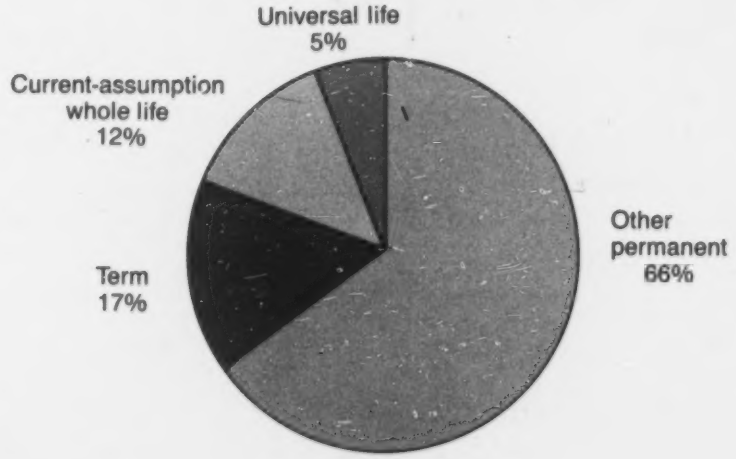
Comparisons with Last Year



Individual Products

Annualized Premium Market Share by Product

14 Companies – Year to Date

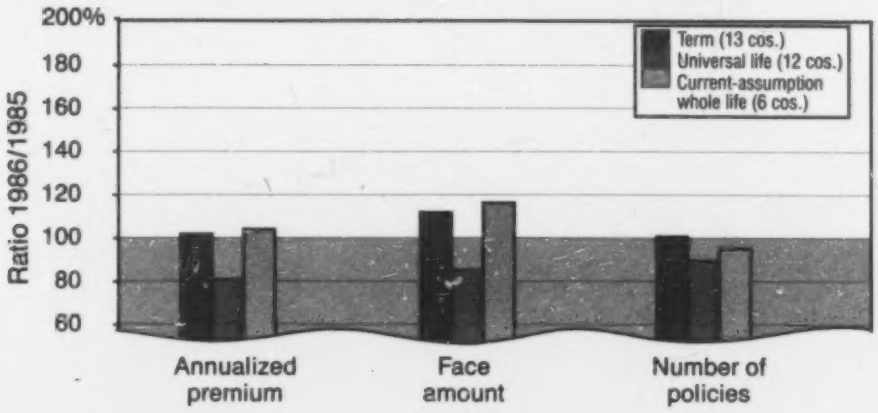


LIMRA INTERNATIONAL

Profit from our research.

Individual Products (cont.)

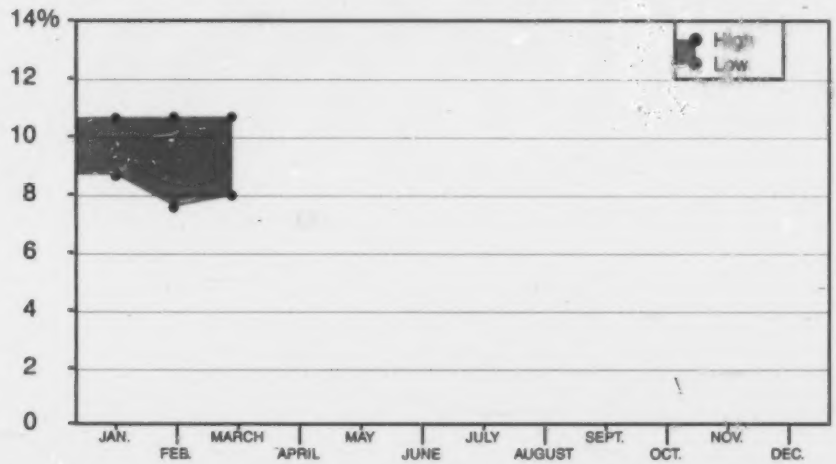
Comparisons with Last Year – Year to Date



Policy Characteristics by Product

		Premium per $1,000	Average size policy	Premium per policy
Term (13 cos.)	Month	$2.95	$136,546	$403
	Year to date	$2.85	$136,007	$388
	Year-to-date ratio	91%	111%	101%
Universal life (12 cos.)	Month	$8.37	$ 81,609	$683
	Year to date	$8.53	$ 79,431	$678
	Year-to-date ratio	94%	95%	90%
Current-assumption whole life (6 cos.)	Month	$4.45	$ 72,551	$323
	Year to date	$4.33	$ 69,746	$302
	Year-to-date ratio	89%	122%	109%
Total sales (34 cos.)	Month	$7.33	$ 69,244	$508
	Year to date	$7.37	$ 69,226	$510
	Year-to-date ratio	103%	110%	113%

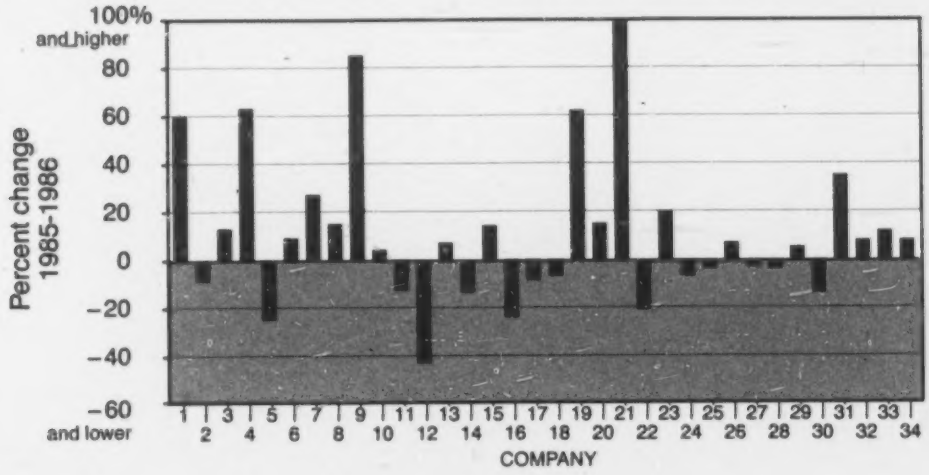
1986 Universal Life Interest Rate Range



Number of plans: 8 10 10

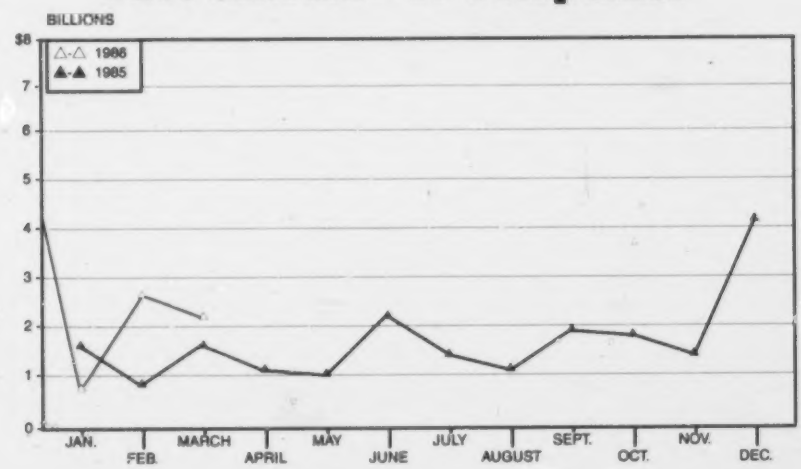
Growth Rates by Company

Annualized Premium Growth – Year to Date

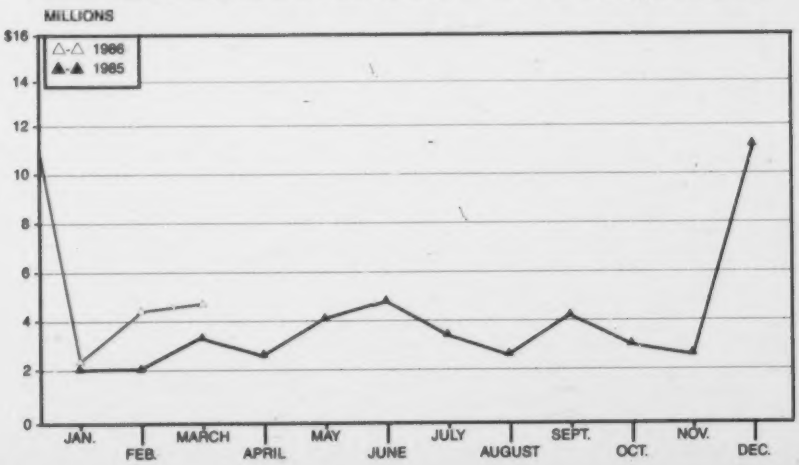


Group Sales

Face Amount – 17 Companies



Annualized Premium – 11 Companies



March Sales*

	Annualized premium (000)		Face amount (000)		Number of policies	
	1985	1986	1985	1986	1985	1986
Ordinary						
Month	$36,671	$ 39,608	$ 4,998,131	$ 5,402,268	81,505	78,018
Year to date	$97,918	$106,906	$13,613,681	$14,508,299	216,430	209,580
Group						
Month	$ 3,468	$ 4,539	$ 1,706,928	$ 2,130,611	–	–
Year to date	$ 7,890	$ 11,372	$ 4,323,046	$ 5,668,021	–	–

*Beginning with this issue, all data will be revised on a quarterly basis to incorporate company corrections.

About the Survey

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are derived. Sales results by product are also shown for a subset of the contributing companies.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (such as annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 34 companies plus four subsidiary companies operating in Canada. The contributors represent 76 percent of the 1984 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of total premiums represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume and annualized premiums under new or amended contracts. These results are based on the experience of 17 companies operating in Canada. The contributors represent 60 percent of the 1984 Canadian volume of new or amended group contracts.

Contact: Elaine F. Tumicki, project director
Joy I. Hansen
Darlene A. Schnittker
—Manpower and Market Research

Life Insurance Marketing and Research Association, Inc.
P.O. Box 208, Hartford, Connecticut 06141

Contributors

Ætna Canada
Alliance Mutuelle*
Allstate Life of Canada
Assumption Mutual Life
L'Assurance-Vie Desjardins
Canada Life*
Commercial Union Life of Canada†
Confederation Life*
Co-operators Life
Crown Life†
Equitable Life of Canada
Financial Life of Canada†
Great-West Life*
Imperial Life of Canada*
Industrial Life (Canada)*†
(includes North West Life)
La Laurentienne
London Life*
Manufacturers Life†
Metropolitan Life*
(includes Metropolitan Life of Canada)
MONY Life of Canada
Mutual Life of Canada*†
National Life of Canada*
New York Life*†
(includes New York Life of Canada)
North American Life (Canada)
Prudential (England)*†
Prudential of America*†
Royal Life (Canada)†
La Solidarite
State Farm Life†
Sun Life of Canada*†
Transamerica Occidental Life*
(includes Transamerica Life of Canada)
Travelers Life of Canada†
L'Union-Vie†
Zurich Life of Canada

*Company contributes both ordinary and group data.
Companies contributing group data only: Æterna-Vie and Ætna Life
†Company is included in product market share chart

Copyright © 1986

Printed in U.S.A.

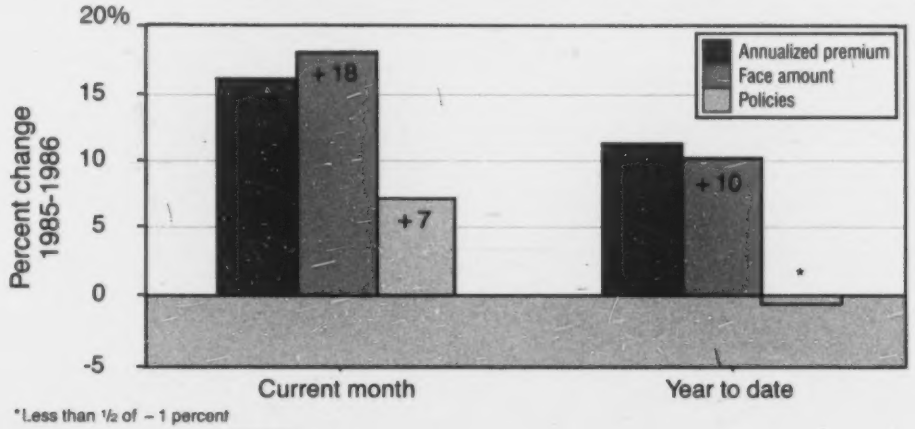
A6225-24

I/R Code 47.40
April 1986

MONTHLY SURVEY OF LIFE INSURANCE SALES IN CANADA

Growth Rates for 34 Companies

Comparisons with Last Year

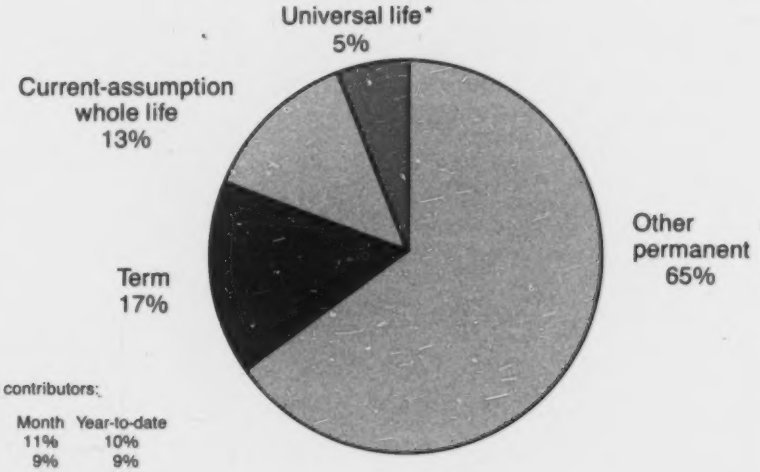


*Less than ½ of – 1 percent

Individual Products

Annualized Premium Market Share by Product

14 Companies – Year to Date



*UL market share for 34 contributors:

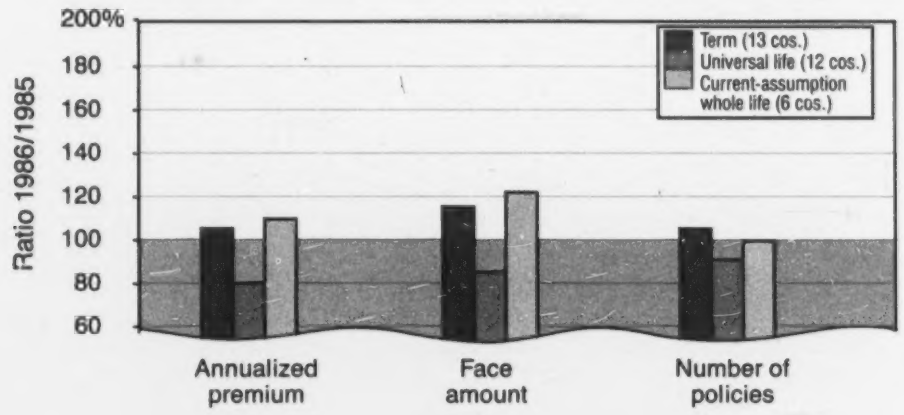
	Month	Year-to-date
Annualized premium	11%	10%
Face amount	9%	9%
Number of policies	8%	8%

LIMRA INTERNATIONAL

Profit from our research.

Individual Products (cont.)

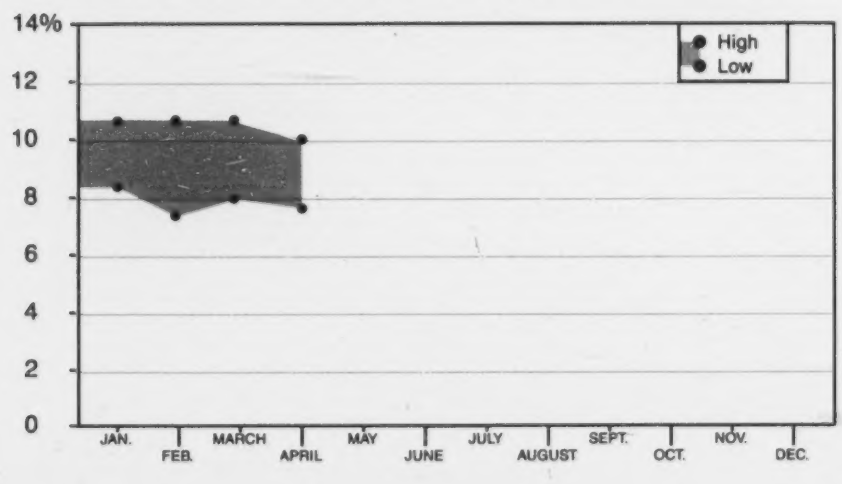
Comparisons with Last Year – Year to Date



Policy Characteristics by Product

		Premium per $1,000	Average size policy	Premium per policy
Term (13 cos.)	Month	$2.81	$137,139	$386
	Year to date	$2.84	$136,356	$387
	Year-to-date ratio	91%	110%	101%
Universal life (12 cos.)	Month	$8.43	$ 78,599	$663
	Year to date	$8.51	$ 79,192	$674
	Year-to-date ratio	94%	94%	88%
Current-assumption whole life (6 cos.)	Month	$4.48	$ 71,026	$318
	Year to date	$4.37	$ 70,127	$307
	Year-to-date ratio	90%	121%	110%
Total sales (34 cos.)	Month	$7.09	$ 70,056	$497
	Year to date	$7.29	$ 69,461	$506
	Year-to-date ratio	101%	110%	111%

1986 Universal Life Interest Rate Range



Number of plans: 8 10 10 11

More Questions?

This report is *your* marketing information tool. Let us know if you have questions, comments, or suggestions about the monthly sales survey.

Canadian Ordinary Sales
Revised through March 1986

	Annualized premium (000)			Face amount (000)			Number of policies		
	1985	1986	Ratio 1986/ 1985	1985	1986	Ratio 1986/ 1985	1985	1986	Ratio 1986/ 1985
January	$ 27,807	$ 30,152	108%	$ 4,028,496	$ 4,082,362	101%	59,220	57,830	98%
February	33,440	37,146	111	4,587,054	5,023,669	110	75,705	73,732	97
March	36,671	39,608	108	4,998,131	5,402,268	108	81,505	78,018	96
April	35,665			4,947,769			77,405		
May	41,032			5,638,053			88,785		
June	38,744			5,282,359			80,628		
July	35,453			4,716,862			72,213		
August	32,311			4,438,267			66,072		
September	35,578			4,996,118			77,358		
October	44,435			5,937,974			93,294		
November	47,390			6,019,594			91,249		
December	44,129			5,594,753			76,855		
Year total	$452,655			$61,185,430			940,289		
Year to date	$ 97,918	$106,906	109%	$13,613,681	$14,508,299	107%	216,430	209,580	97%

I/R Code 47.40
April 1986

SUPPLEMENT TO MONTHLY SURVEY OF

LIFE INSURANCE SALES IN CANADA

Using the New Monthly Survey

The new survey format may look radically different from the former "blue" report, but it contains much of the same information—if you know where to find it! A quick review is in order:

Ordinary Sales

The front page bar graph summarizes sales growth for all 34 contributing companies. Three points to keep in mind:

- "Current month" 1986 results are compared with the same month of 1985, while 1986 year-to-date results are compared with the same period of 1985.
- The raw data used to plot this bar graph are shown on the last page of the report.
- Individual company annualized premium growth rates are shown on the third page.

Individual Products

This three-part section provides data on three types of ordinary life products: term, universal life (UL), and current-assumption whole life.

- Market share by product: The premium mix pie chart is based only on the results of 14 companies that report product splits for *all* of the specified products that they sell. The companies included in this chart are designated on the contributors list on the last page.

  Because all contributors that sell UL report these sales results separately, UL market shares are also calculated as a percent of all 34 contributors. These results appear in a footnote to the market share chart.

- Policy characteristics by product: Results are based on differing numbers of companies, depending on the number of contributors providing separate data for that product type. The number of companies indicates only the number of companies *reporting* a product. For example, only 13 companies *report* separate term sales, even though it is likely that almost all of the of the 34 survey contributors sell term insurance.
- Growth ratios by product: As the legend implies, these results are based on the same companies included in the policy characteristics table.

Group Sales

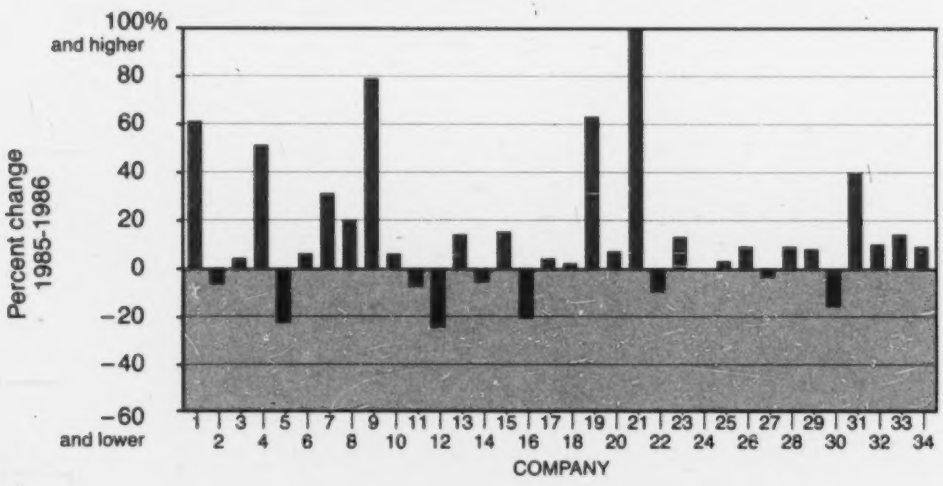
The raw data used to plot these line graphs are also shown on the last page of the report.

Revisions

The survey data base is updated quarterly to reflect company corrections. The revised raw data for all previous months—including 1985—will be presented in quarterly supplements. This April supplement includes all revised data incorporated in the March issue. Look for subsequent revised data in the June, September, and December issues.

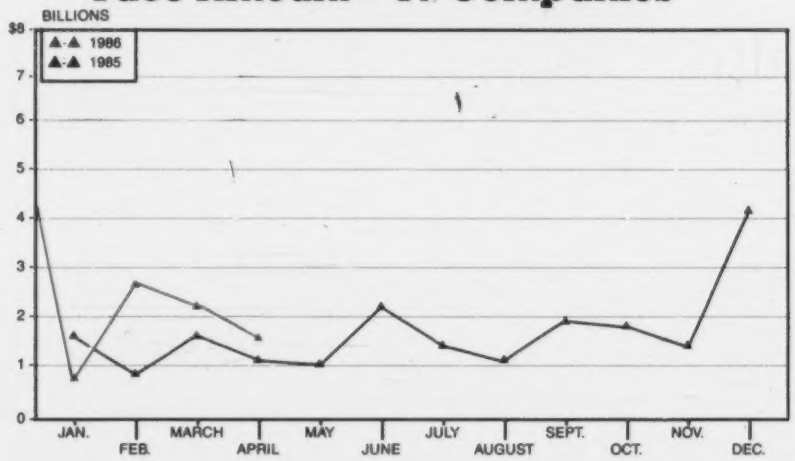
Growth Rates by Company

Annualized Premium Growth – Year to Date

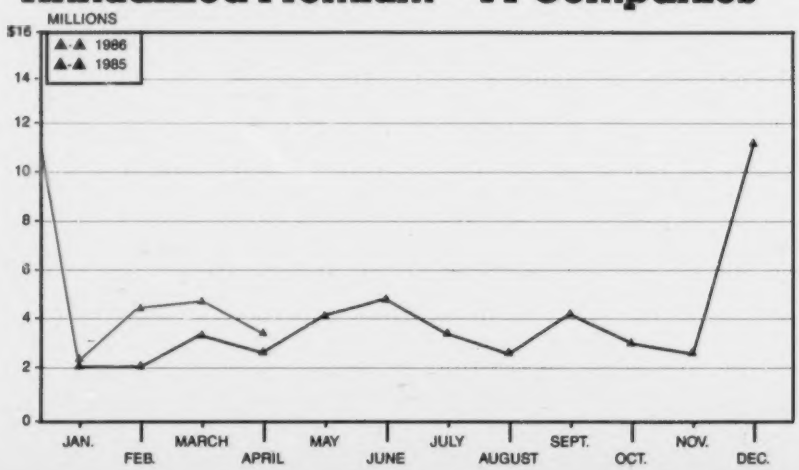


Group Sales

Face Amount – 17 Companies



Annualized Premium – 11 Companies



April Sales

	Annualized premium (000)		Face amount (000)		Number of policies	
	1985	1986	1985	1986	1985	1986
Ordinary						
Month	$ 35,665	$ 41,292	$ 4,947,769	$ 5,821,277	77,405	83,095
Year to date	$133,583	$148,198	$18,561,450	$20,329,576	293,835	292,675
Group						
Month	$ 2,786	$ 3,565	$ 1,210,650	$ 1,555,661	–	–
Year to date	$ 10,676	$ 14,937	$ 5,533,696	$ 7,223,682	–	–

About the Survey

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are derived. Sales results by product are also shown for a subset of the contributing companies.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (such as annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 34 companies plus four subsidiary companies operating in Canada. The contributors represent 76 percent of the 1984 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of total premiums represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume and annualized premiums under new or amended contracts. These results are based on the experience of 17 companies operating in Canada. The contributors represent 60 percent of the 1984 Canadian volume of new or amended group contracts.

Contact: Elaine F. Tumicki, project director
Joy I. Hansen
Darlene A. Schnittker
—Manpower and Market Research

Life Insurance Marketing and Research Association, Inc.
P.O. Box 208, Hartford, Connecticut 06141

Contributors

Ætna Canada
Alliance Mutuelle*
Allstate Life of Canada
Assumption Mutual Life
L'Assurance-Vie Desjardins
Canada Life*
Commercial Union Life of Canada†
Confederation Life*
Co-operators Life
Crown Life†
Equitable Life of Canada
Financial Life of Canada†
Great-West Life*
Imperial Life of Canada*
Industrial Life (Canada)*†
(includes North West Life of Canada)
La Laurentienne
London Life*
Manufacturers Life†
Metropolitan Life*
(includes Metropolitan Life of Canada)
MONY Life of Canada
Mutual Life of Canada*†
National Life of Canada*
New York Life*†
(includes New York Life of Canada)
North American Life (Canada)
Prudential (England)*†
Prudential of America*†
Royal Life (Canada)†
La Solidarite
State Farm Life†
Sun Life of Canada*†
Transamerica Occidental Life*
(includes Transamerica Life of Canada)
Travelers Life of Canada†
L'Union-Vie†
Zurich Life of Canada

*Company contributes both ordinary and group data.
Companies contributing group data only: Æterna-Vie and Ætna Life
†Company is included in product market share chart

Copyright © 1986

Printed in U.S.A.

A6225-2

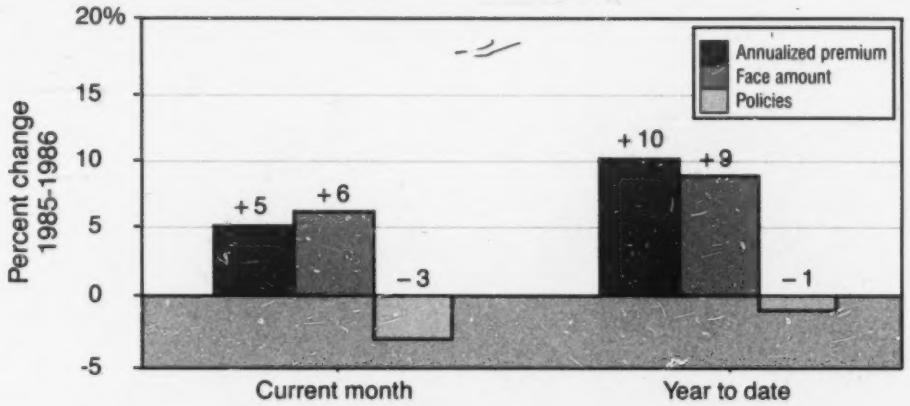
I/R Code 47.40

May 1986

MONTHLY SURVEY OF LIFE INSURANCE SALES IN CANADA

Growth Rates for 34 Companies

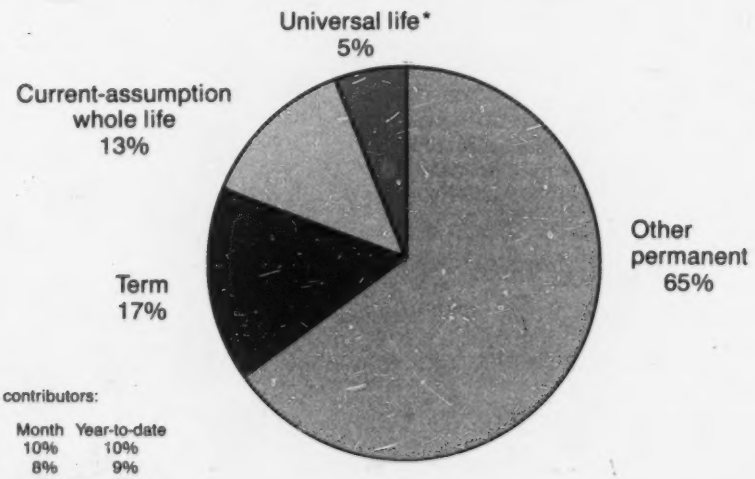
Comparisons with Last Year



Individual Products

Annualized Premium Market Share by Product

14 Companies – Year to Date



*UL market share for 34 contributors:

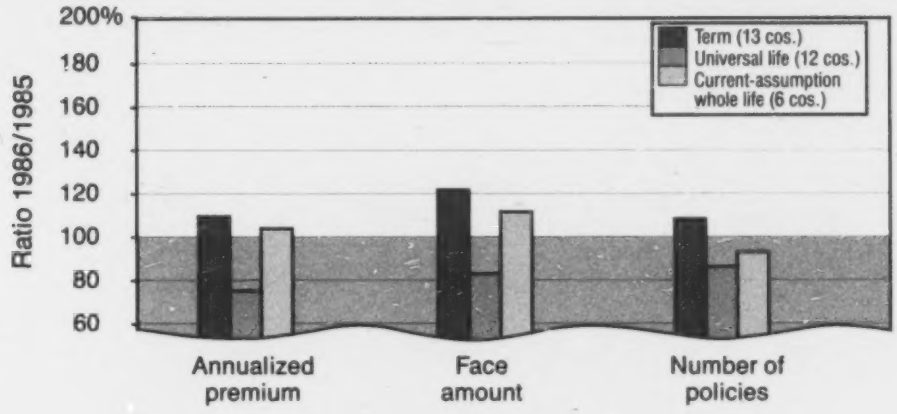
	Month	Year-to-date
Annualized premium	10%	10%
Face amount	8%	9%
Number of policies	7%	8%

LIMRA INTERNATIONAL

Profit from our research.

Individual Products (cont.)

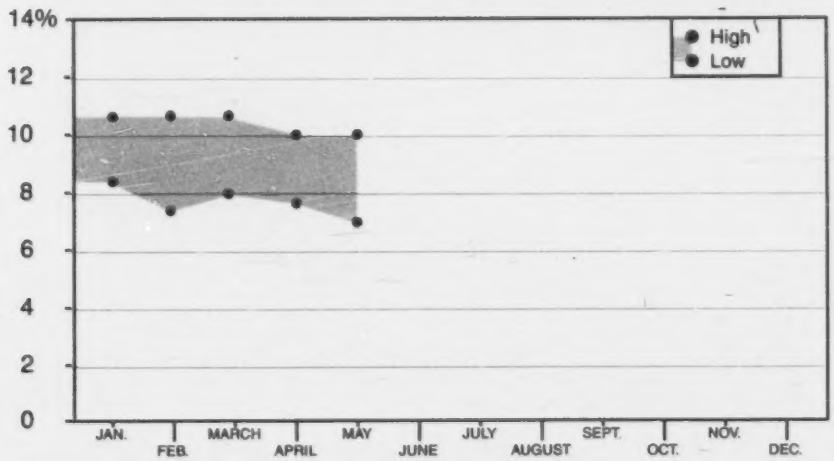
Comparisons with Last Year – Year to Date



Policy Characteristics by Product

		Premium per $1,000	Average size policy	Premium per policy
Term (13 cos.)	Month	$2.73	$140,414	$383
	Year to date	$2.81	$137,323	$386
	Year-to-date ratio	91%	111%	101%
Universal life (12 cos.)	Month	$8.74	$ 84,798	$741
	Year to date	$8.56	$ 80,327	$687
	Year-to-date ratio	95%	94%	89%
Current-assumption whole life (6 cos.)	Month	$4.50	$ 71,453	$321
	Year to date	$4.40	$ 70,425	$310
	Year-to-date ratio	91%	122%	111%
Total sales (34 cos.)	Month	$7.21	$ 69,481	$501
	Year to date	$7.27	$ 69,466	$505
	Year-to-date ratio	101%	110%	111%

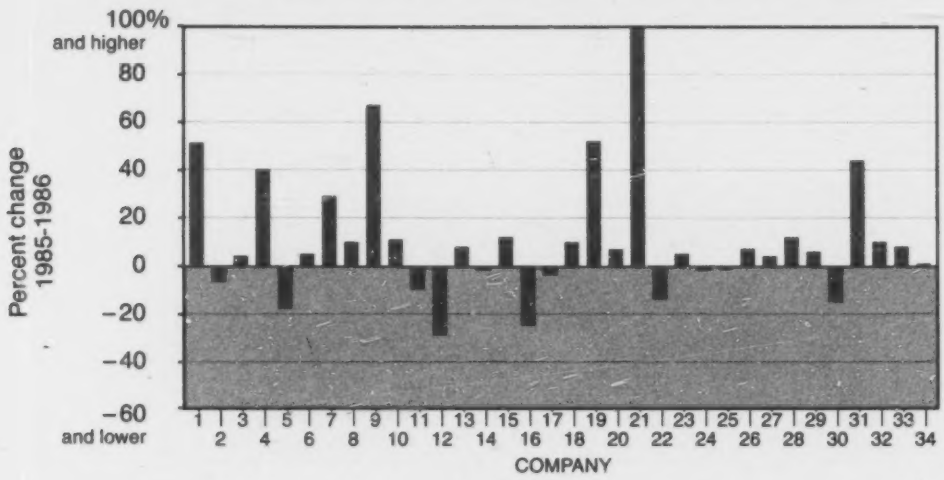
1986 Universal Life Interest Rate Range



Number of plans: 8 10 10 11 11

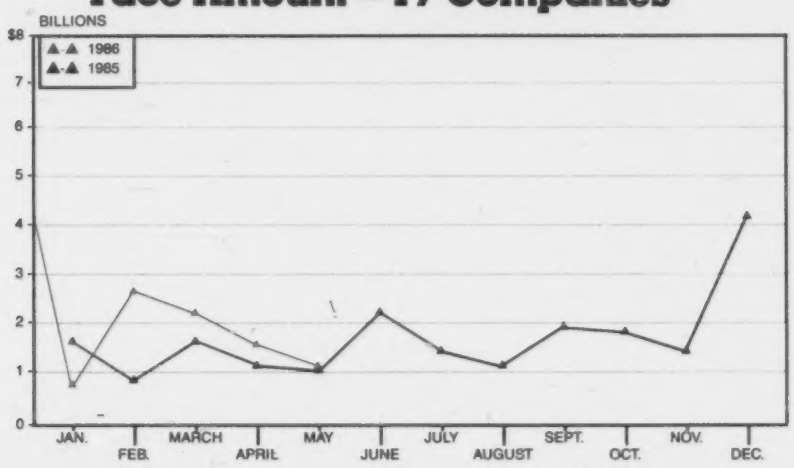
Growth Rates by Company

Annualized Premium Growth – Year to Date

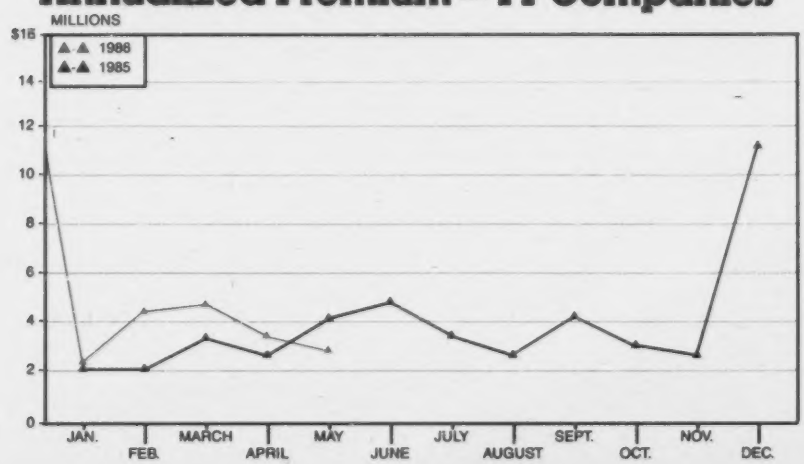


Group Sales

Face Amount – 17 Companies



Annualized Premium – 11 Companies



May Sales

	Annualized premium (000)		Face amount (000)		Number of policies	
	1985	1986	1985	1986	1985	1986
Ordinary						
Month	$ 41,032	$ 43,075	$ 5,638,053	$ 5,976,127	88,785	86,011
Year to date	$174,615	$191,273	$24,199,503	$26,305,703	382,620	378,686
Group						
Month	$ 4,348	$ 3,050	$ 1,170,748	$ 1,193,102	—	—
Year to date	$ 15,024	$ 17,987	$ 6,704,444	$ 8,416,785	—	—

About the Survey

This survey gives ordinary sales results of a group of companies that report three measures of sales performance--face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are derived. Sales results by product are also shown for a subset of the contributing companies.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (such as annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 34 companies plus four subsidiary companies operating in Canada. The contributors represent 76 percent of the 1984 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of total premiums represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume and annualized premiums under new or amended contracts. These results are based on the experience of 17 companies operating in Canada. The contributors represent 60 percent of the 1984 Canadian volume of new or amended group contracts.

Contact: Elaine F. Tumicki, project director
Joy I. Hansen
Darlene A. Schnittker
—Manpower and Market Research

Life Insurance Marketing and Research Association, Inc.
P.O. Box 208, Hartford, Connecticut 06141

Contributors

Ætna Canada
Alliance Mutuelle*
Allstate Life of Canada
Assumption Mutual Life
L'Assurance-Vie Desjardins
Canada Life*
Commercial Union Life of Canada†
Confederation Life*
Co-operators Life
Crown Life†
Equitable Life of Canada
Financial Life of Canada†
Great-West Life*
Imperial Life of Canada*
Industrial Life (Canada)*†
(includes North West Life of Canada)
La Laurentienne
London Life*
Manufacturers Life†
Metropolitan Life*
(includes Metropolitan Life of Canada)
MONY Life of Canada
Mutual Life of Canada*†
National Life of Canada*
New York Life*†
(includes New York Life of Canada)
North American Life (Canada)
Prudential (England)*†
Prudential of America*†
Royal Life (Canada)†
(includes Royal Life of Canada)
La Solidarite
State Farm Life†
Sun Life of Canada*†
Transamerica Occidental Life*
(includes Transamerica Life of Canada)
Travelers Life of Canada†
L'Union-Vie†
Zurich Life of Canada

*Company contributes both ordinary and group data.
Companies contributing group data only: Ætema-Vie and Ætna Life
†Company is included in product market share chart

Copyright © 1986

Printed in U.S.A.

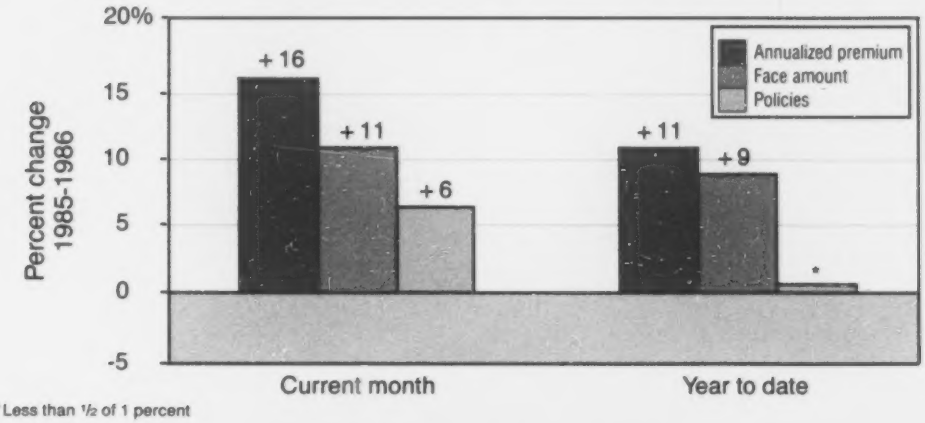
A6225-2

I/R Code 47.40
June 1986

MONTHLY SURVEY OF LIFE INSURANCE SALES IN CANADA

Growth Rates for 34 Companies

Comparisons with Last Year

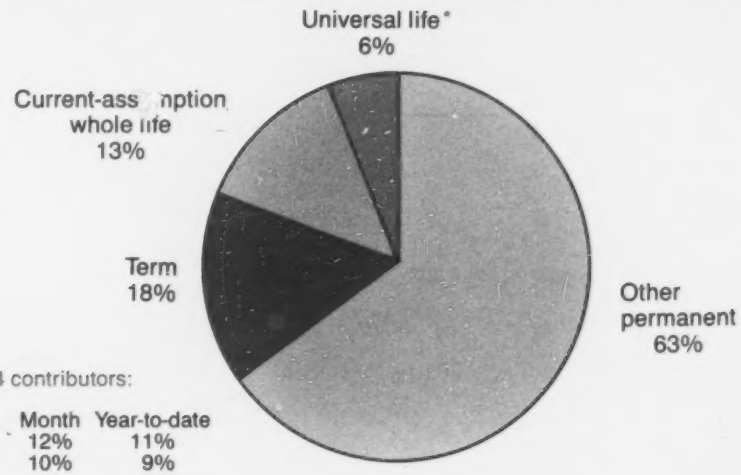


*Less than ½ of 1 percent

Individual Products

Annualized Premium Market Share by Product

Year to Date – 14 Companies Representing 42 Percent of Contributors' Sales



*UL market share for 34 contributors:

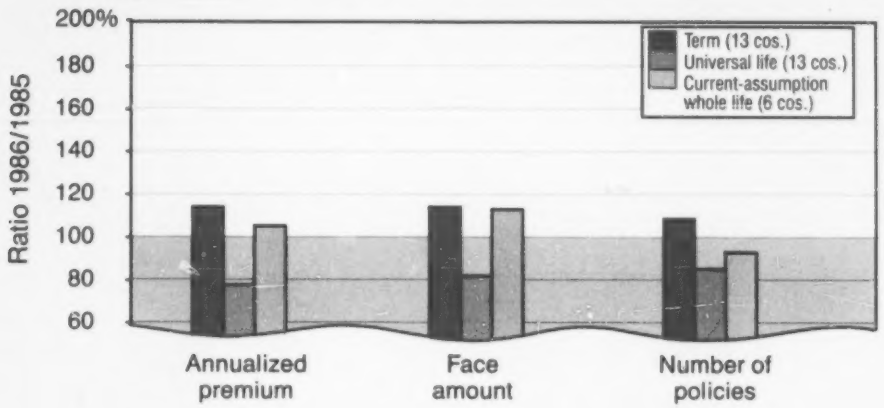
	Month	Year-to-date
Annualized premium	12%	11%
Face amount	10%	9%
Number of policies	8%	8%

LIMRA INTERNATIONAL

Profit from our research.

Individual Products (cont.)

Comparisons with Last Year – Year to Date

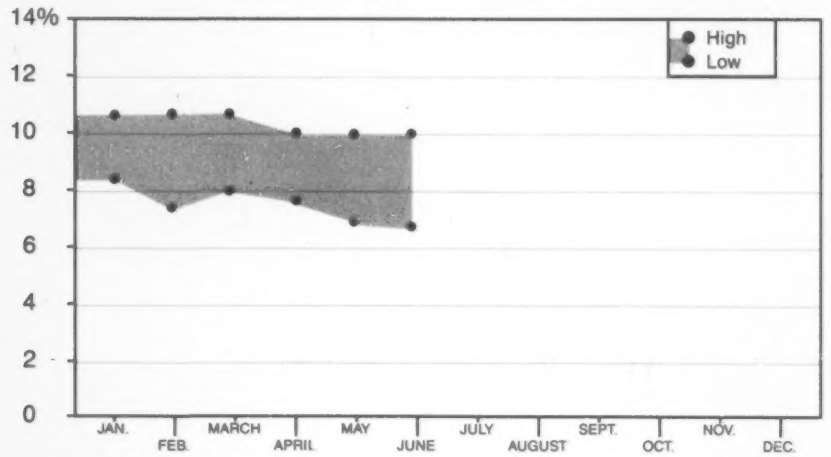


Policy Characteristics by Product

		Premium per $1,000	Average size policy	Premium per policy
Term* (13 cos.)	Month	$3.26	$133,941	$436
	Year to date	$3.31	$128,040	$424
	Year-to-date ratio	101%	105%	106%
Universal life (13 cos.)	Month	$8.84	$ 88,820	$785
	Year to date	$8.61	$ 81,902	$705
	Year-to-date ratio	96%	95%	90%
Current-assumption whole life (6 cos.)	Month	$4.46	$ 69,367	$309
	Year to date	$4.46	$ 70,869	$316
	Year-to-date ratio	93%	122%	114%
Total sales (34 cos.)	Month	$7.63	$ 69,255	$529
	Year to date	$7.32	$ 69,573	$509
	Year-to-date ratio	102%	109%	110%

*Revised to include "permanent term" (or "term to 100") plans for two companies

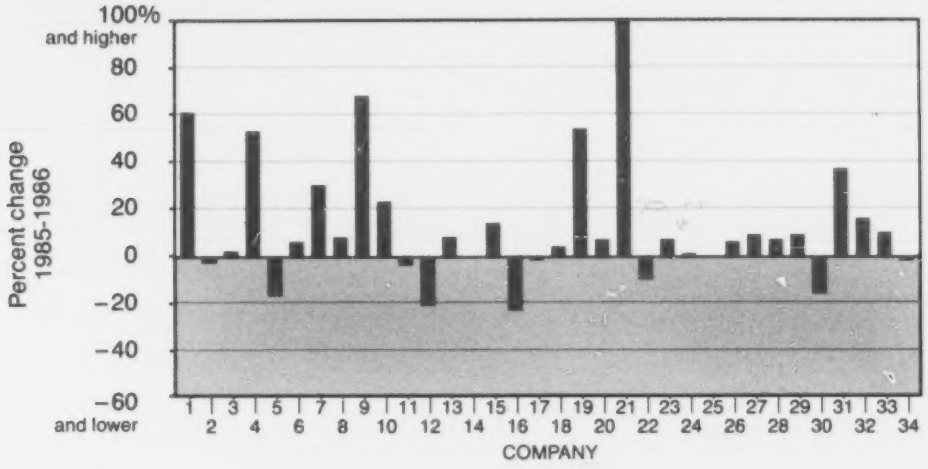
1986 Universal Life Interest Rate Range



Number of plans: 8 10 10 11 11 11

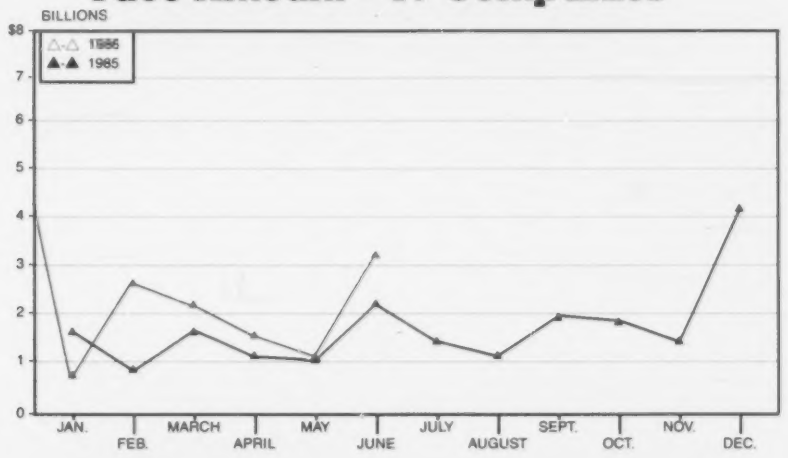
Growth Rates by Company

Annualized Premium Growth – Year to Date

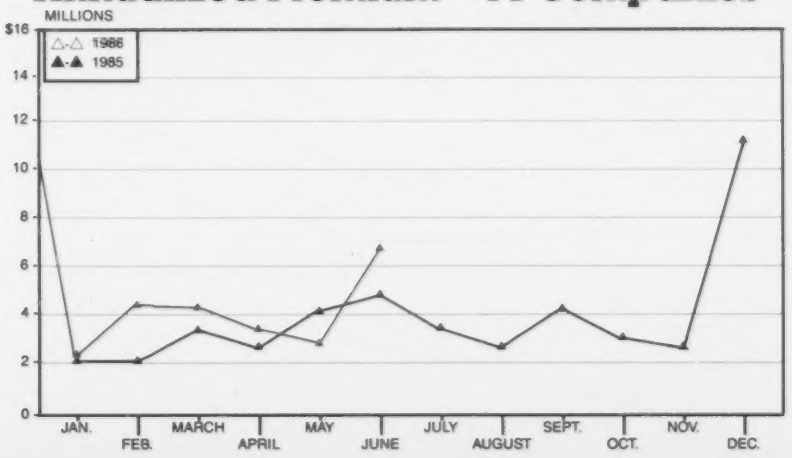


Group Sales

Face Amount – 17 Companies



Annualized Premium – 11 Companies



June Sales*

	Annualized premium (000)		Face amount (000)		Number of policies	
	1985	1986	1985	1986	1985	1986
Ordinary						
Month	$ 38,744	$ 45,010	$ 5,303,086	$ 5,897,886	80,628	85,162
Year to date	$213,359	$236,646	$29,596,705	$32,336,767	463,248	464,788
Group						
Month	$ 4,985	$ 6,786	$ 2,295,418	$ 3,300,980	–	–
Year to date	$ 20,009	$ 24,294	$ 8,999,862	$11,717,765	–	–

*Data revised to incorporate company corrections

About the Survey

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are derived. Sales results by product are also shown for a subset of the contributing companies.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (such as annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 34 companies plus four subsidiary companies operating in Canada. The contributors represent 76 percent of the 1984 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of total premiums represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume and annualized premiums under new or amended contracts. These results are based on the experience of 17 companies operating in Canada. The contributors represent 60 percent of the 1984 Canadian volume of new or amended group contracts.

Contact: Elaine F. Tumicki, project director
Joy I. Hansen
Darlene A. Schnittker
—Manpower and Market Research

Life Insurance Marketing and Research Association, Inc.
P.O. Box 208, Hartford, Connecticut 06141

Contributors

Ætna Canada
Alliance Mutuelle*
Allstate Life of Canada
Assumption Mutual Life
L'Assurance-Vie Desjardins
Canada Life*
Commercial Union Life of Canada†
Confederation Life*
Co-operators Life
Crown Life†
Equitable Life of Canada
Financial Life of Canada†
Great-West Life*
Imperial Life of Canada*
Industrial Life (Canada)*†
(includes North West Life of Canada)
La Laurentienne
London Life*
Manufacturers Life†
Metropolitan Life*
(includes Metropolitan Life of Canada)
MONY Life of Canada
Mutual Life of Canada*†
National Life of Canada*
New York Life*†
(includes New York Life of Canada)
North American Life (Canada)
Prudential of England*†
(includes Prudential Life of England)
Prudential of America*†
Royal Life (Canada)†
(includes Royal Life of Canada)
La Solidarite
State Farm Life†
Sun Life of Canada*†
Transamerica Occidental Life*
(includes Transamerica Life of Canada)
Travelers Life of Canada†
L'Union-Vie†
Zurich Life of Canada

*Company contributes both ordinary and group data.
Companies contributing group data only: Æterna-Vie and Ætna Life
†Company is included in product market share chart

Copyright © 1986

Printed in U.S.A.

I/R Code 47.40
June 1986

SUPPLEMENT TO MONTHLY SURVEY OF

LIFE INSURANCE SALES IN CANADA

Canadian Ordinary Sales
Revised through June 1986

	Annualized premium (000)			Face amount (000)			Number of policies		
	1985	1986	Ratio 1986/ 1985	1985	1986	Ratio 1986/ 1985	1985	1986	Ratio 1986/ 1985
January	$ 27,807	$ 30,137	108%	$ 4,044,830	$ 4,096,256	101%	59,220	57,801	98%
February	33,440	37,386	112	4,603,291	5,054,345	110	75,705	74,404	98
March	36,671	39,659	108	5,015,759	5,460,289	109	81,505	78,177	96
April	35,665	41,379	116	4,965,571	5,851,864	118	77,405	83,233	108
May	41,032	43,075	105	5,664,168	5,976,127	106	88,785	86,011	97
June	38,744	45,010	116	5,303,086	5,897,886	111	80,628	85,162	106
July	35,453			4,731,941			72,213		
August	32,311			4,461,937			66,072		
September	35,578			5,014,496			77,358		
October	44,435			5,966,034			93,294		
November	47,390			6,045,975			91,249		
December	44,129			5,617,898			76,855		
Year total	$452,655			$61,434,986			940,289		
Year to date	$213,359	$236,646	111%	$29,596,705	$32,336,767	109%	463,248	464,788	100%

Canadian Group Sales
Revised through June 1986

	Annualized premium (000)			Face amount (000)		
1985	1985	1986	Ratio 1986/ 1985	1985	1986	Ratio 1986/ 1985
January	$ 2,245	$ 2,568	114%	$ 1,664,339	$ 861,349	52%
February	2,177	4,265	196	951,779	2,676,061	281
March	3,468	4,060	117	1,706,928	2,130,611	125
April	2,786	3,565	128	1,210,650	1,555,662	128
May	4,348	3,050	70	1,170,748	1,193,102	102
June	4,985	6,786	136	2,295,418	3,300,980	144
July	3,560			1,524,320		
August	2,815			1,242,032		
September	4,362			1,967,238		
October	3,222			1,941,277		
November	2,818			1,492,898		
December	11,526			4,186,601		
Year total	$48,312			$21,354,228		
Year to date	$20,009	$24,294	121%	$ 8,999,862	$11,717,765	130%

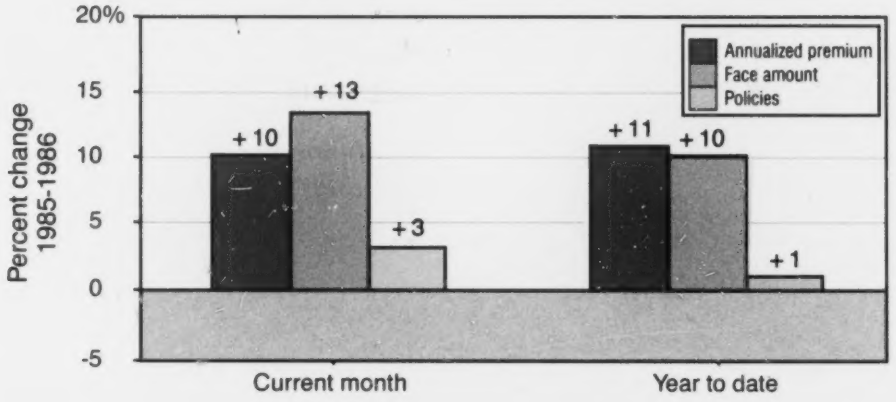
10/16/86 A6225-2

I/R Code 47.40
July 1986

MONTHLY SURVEY OF LIFE INSURANCE SALES IN CANADA

Growth Rates for 34 Companies

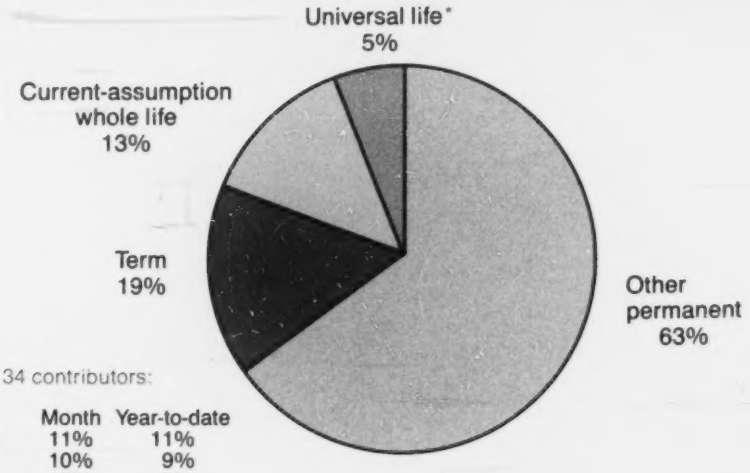
Comparisons with Last Year



Individual Products

Annualized Premium Market Share by Product

Year to Date – 14 Companies Representing 42 Percent of Contributors' Sales



*UL market share for 34 contributors:

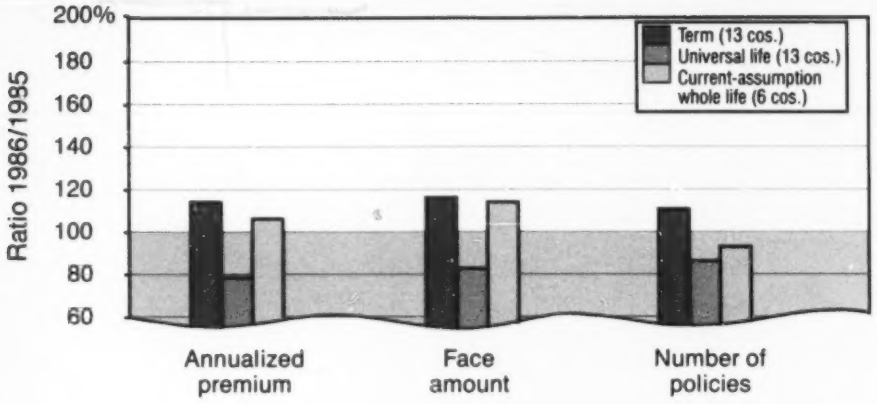
	Month	Year-to-date
Annualized premium	11%	11%
Face amount	10%	9%
Number of policies	8%	8%

LIMRA INTERNATIONAL

Profit from our research.

Individual Products (cont.)

Comparisons with Last Year – Year to Date

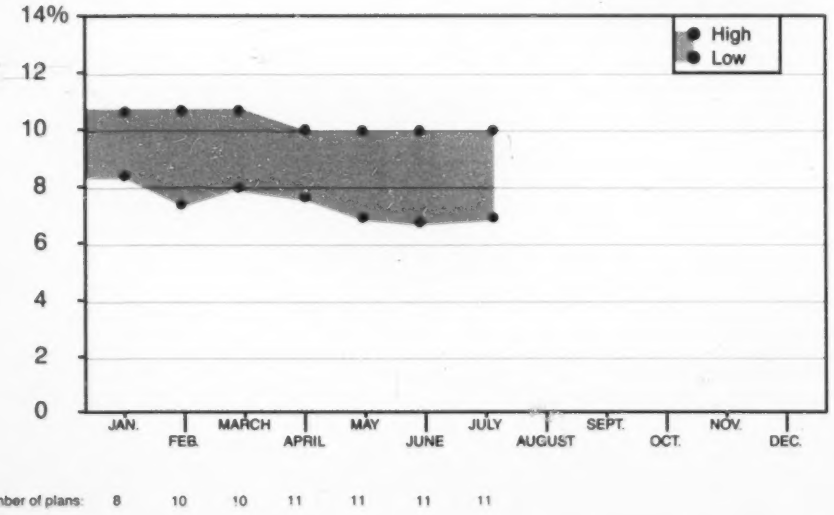


Policy Characteristics by Product

		Premium per $1,000	Average size policy	Premium per policy
Term* (13 cos.)	Month	$3.04	$137,746	$419
	Year to date	$3.27	$129,457	$424
	Year-to-date ratio	98%	106%	104%
Universal life (13 cos.)	Month	$8.27	$ 82,591	$683
	Year to date	$8.55	$ 82,005	$702
	Year-to-date ratio	95%	96%	91%
Current-assumption whole life (6 cos.)	Month	$4.49	$ 73,612	$330
	Year to date	$4.46	$ 71,206	$318
	Year-to-date ratio	94%	122%	115%
Total sales (34 cos.)	Month	$7.29	$ 71,808	$523
	Year to date	$7.31	$ 69,881	$511
	Year-to-date ratio	101%	109%	110%

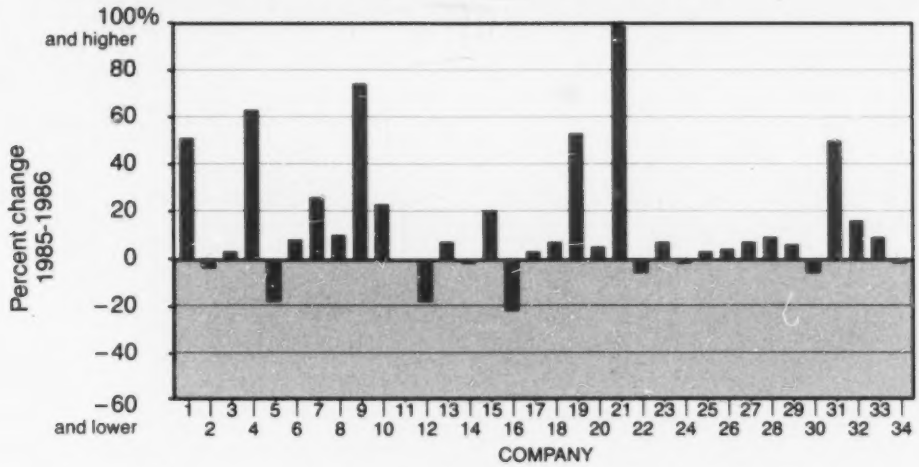
*Includes "permanent term" (or "term to 100") plans for two companies

1986 Universal Life Interest Rate Range



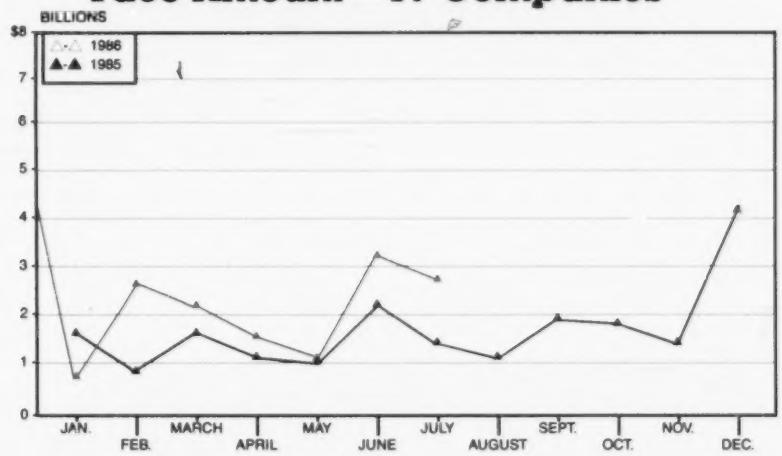
Growth Rates by Company

Annualized Premium Growth – Year to Date

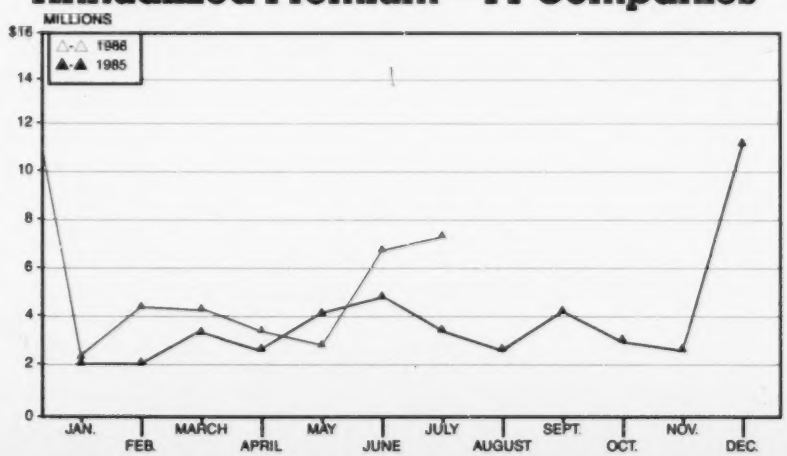


Group Sales

Face Amount – 17 Companies



Annualized Premium – 11 Companies



July Sales

	Annualized premium (000)		Face amount (000)		Number of policies	
	1985	1986	1985	1986	1985	1986
Ordinary						
Month	$ 35,453	$ 38,884	$ 4,731,941	$ 5,336,814	72,213	74,321
Year to date	$248,812	$275,530	$34,328,646	$37,673,581	535,461	539,109
Group						
Month	$ 3,560	$ 7,497	$ 1,524,320	$ 2,816,784	–	–
Year to date	$ 23,569	$ 31,791	$10,524,182	$14,534,549	–	–

About the Survey

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are derived. Sales results by product are also shown for a subset of the contributing companies.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (such as annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 34 companies plus four subsidiary companies operating in Canada. The contributors represent 76 percent of the 1984 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of total premiums represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume and annualized premiums under new or amended contracts. These results are based on the experience of 17 companies operating in Canada. The contributors represent 60 percent of the 1984 Canadian volume of new or amended group contracts.

Contact: Elaine F. Tumicki, project director
Joy I. Hansen
Darlene A. Schnittker
—Manpower and Market Research

Life Insurance Marketing and Research Association, Inc.
P.O. Box 208, Hartford, Connecticut 06141

Contributors

Ætna Canada
Alliance Mutuelle*
Allstate Life of Canada
Assumption Mutual Life
L'Assurance-Vie Desjardins
Canada Life*
Commercial Union Life of Canada†
Confederation Life*
Co-operators Life
Crown Life†
Equitable Life of Canada
Financial Life of Canada†
Great-West Life*
Imperial Life of Canada*
Industrial Life (Canada)*†
(includes North West Life of Canada)
La Laurentienne
London Life*
Manufacturers Life†
Metropolitan Life*
(includes Metropolitan Life of Canada)
MONY Life of Canada
Mutual Life of Canada*†
National Life of Canada*
New York Life*†
(includes New York Life of Canada)
North American Life (Canada)
Prudential of England*†
(includes Prudential Life of England)
Prudential of America*†
Royal Life (Canada)†
(includes Royal Life of Canada)
La Solidarite
State Farm Life†
Sun Life of Canada*†
Transamerica Occidental Life*
(includes Transamerica Life of Canada)
Travelers Life of Canada†
L'Union-Vie†
Zurich Life of Canada

*Company contributes both ordinary and group data.
Companies contributing group data only: Ætna-Vie and Ætna Life
†Company is included in product market share chart

Copyright © 1986

Printed in U.S.A.

11/4/86 A 6225-2

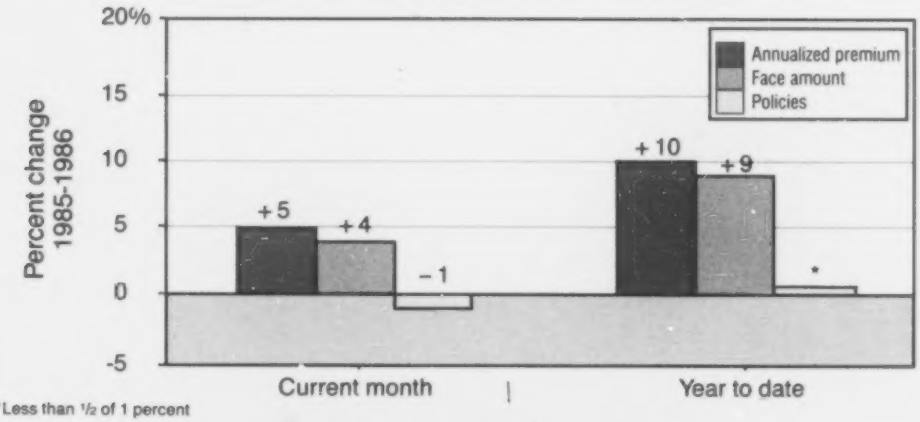
I/R Code 47.40

August 1986

MONTHLY SURVEY OF LIFE INSURANCE SALES IN CANADA

Growth Rates for 34 Companies

Comparisons with Last Year

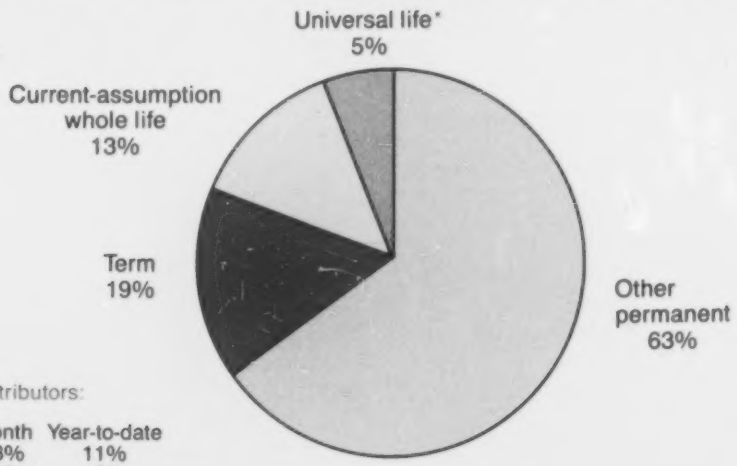


*Less than ½ of 1 percent

Individual Products

Annualized Premium Market Share by Product

Year to Date – 14 Companies Representing 42 Percent of Contributors' Sales



*UL market share for 34 contributors:

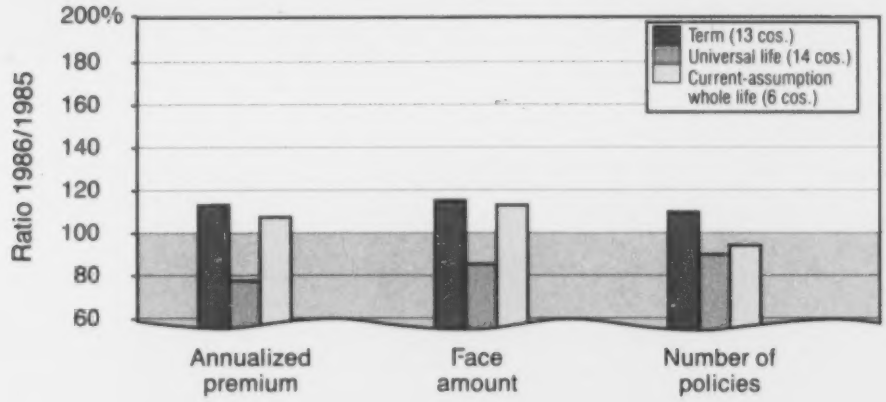
	Month	Year-to-date
Annualized premium	13%	11%
Face amount	11%	9%
Number of policies	9%	8%

LIMRA INTERNATIONAL

Profit from our research.

Individual Products (cont.)

Comparisons with Last Year – Year to Date

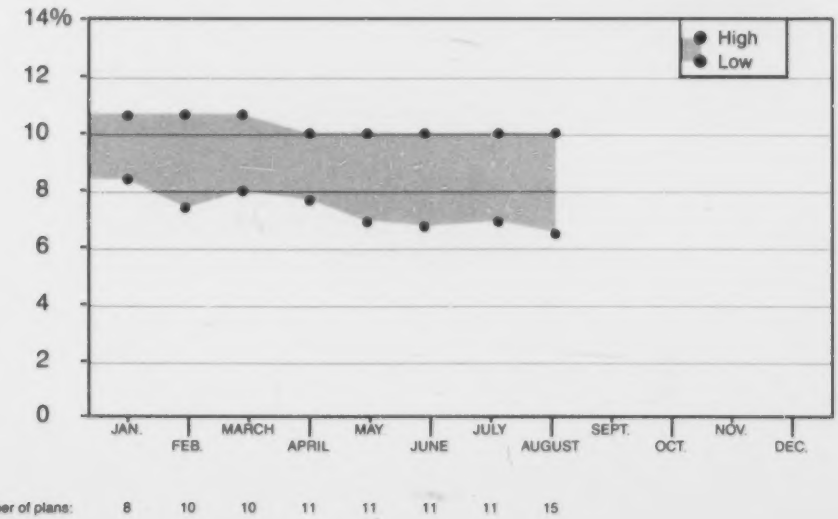


Policy Characteristics by Product

		Premium per $1,000	Average size policy	Premium per policy
Term* (13 cos.)	Month	$3.15	$132,005	$416
	Year to date	$3.26	$129,751	$423
	Year-to-date ratio	98%	105%	103%
Universal life (14 cos.)	Month	$8.58	$ 87,640	$752
	Year to date	$8.56	$ 82,677	$708
	Year-to-date ratio	95%	97%	92%
Current-assumption whole life (6 cos.)	Month	$4.42	$ 68,469	$303
	Year to date	$4.46	$ 70,890	$316
	Year-to-date ratio	95%	121%	115%
Total sales (34 cos.)	Month	$7.32	$ 71,282	$522
	Year to date	$7.31	$ 70,032	$512
	Year-to-date ratio	101%	109%	110%

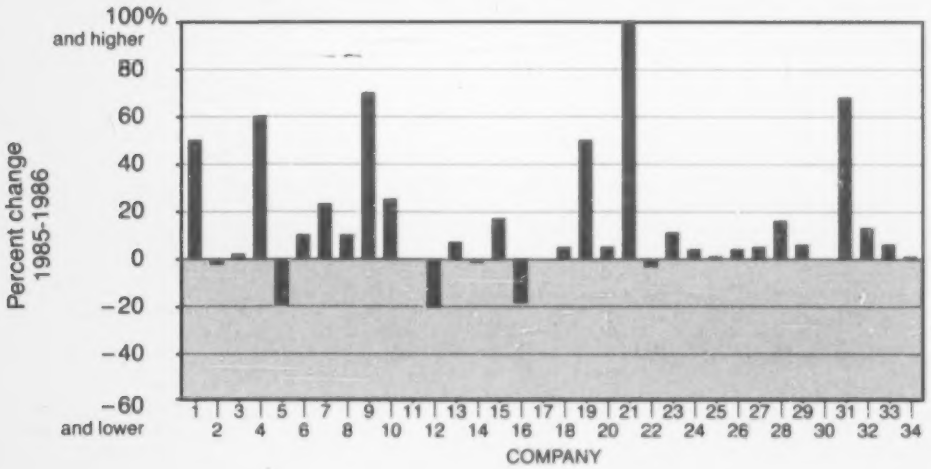
*Includes "permanent term" (or "term to 100") plans for two companies

1986 Universal Life Interest Rate Range



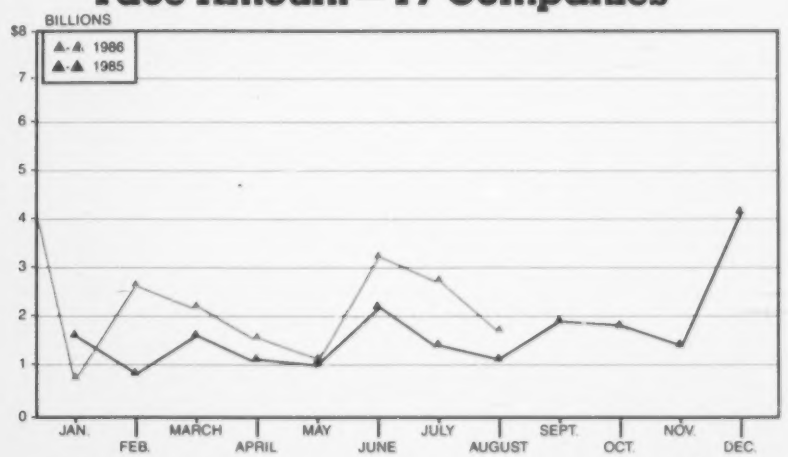
Growth Rates by Company

Annualized Premium Growth – Year to Date

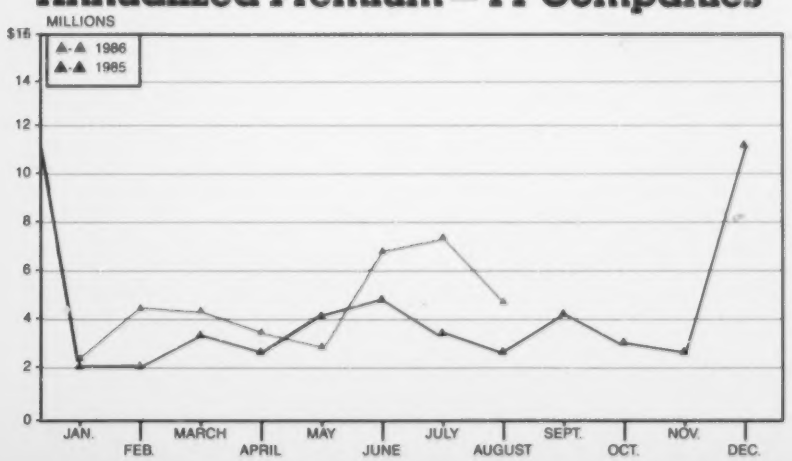


Group Sales

Face Amount – 17 Companies



Annualized Premium – 11 Companies



August Sales

	Annualized premium (000)		Face amount (000)		Number of policies	
	1985	1986	1985	1986	1985	1986
Ordinary						
Month	$ 32,311	$ 34,035	$ 4,461,937	$ 4,648,605	66,072	65,214
Year to date	$281,123	$309,565	$38,790,583	$42,322,186	601,533	604,323
Group						
Month	$ 2,815	$ 4,928	$ 1,242,032	$ 1,842,736	–	–
Year to date	$ 26,384	$ 36,719	$11,766,214	$16,377,285	–	–

About the Survey

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are derived. Sales results by product are also shown for a subset of the contributing companies.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (such as annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 34 companies plus four subsidiary companies operating in Canada. The contributors represent 76 percent of the 1984 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of total premiums represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume and annualized premiums under new or amended contracts. These results are based on the experience of 17 companies operating in Canada. The contributors represent 60 percent of the 1984 Canadian volume of new or amended group contracts.

Contact: Elaine F. Tumicki, CLU, project director
Joy I. Hansen
Darlene A. Schnittker
—Manpower and Market Research

Life Insurance Marketing and Research Association, Inc.
P.O. Box 208, Hartford, Connecticut 06141

Contributors

Ætna Canada
Alliance Mutuelle*
Allstate Life of Canada
Assumption Mutual Life
L'Assurance-Vie Desjardins
Canada Life*
Commercial Union Life of Canada†
Confederation Life*
Co-operators Life
Crown Life†
Equitable Life of Canada
Financial Life of Canada†
Great-West Life*
Imperial Life of Canada*
Industrial Life (Canada)*†
(includes North West Life of Canada)
La Laurentienne
London Life*
Manufacturers Life†
Metropolitan Life*
(includes Metropolitan Life of Canada)
MONY Life of Canada
Mutual Life of Canada*†
National Life of Canada*
New York Life*†
(includes New York Life of Canada)
North American Life (Canada)
Prudential of England*†
(includes Prudential Life of England)
Prudential of America*†
Royal Life (Canada)†
(includes Royal Life of Canada)
La Solidarite
State Farm Life†
Sun Life of Canada*†
Transamerica Occidental Life*
(includes Transamerica Life of Canada)
Travelers Life of Canada†
L'Union-Vie†
Zurich Life of Canada

*Company contributes both ordinary and group data.
Companies contributing group data only: Ætema-Vie and Ætna Life
†Company is included in product market share chart

Copyright © 1986

Printed in U.S.A.